

EXHIBIT

4



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

July 28, 2016

FIRST CLASS & CERTIFIED MAIL

Hilaria M. Valentin
22 Oaklawn Avenue Apt 206
Cranston, RI 02920

Certified Article Number

9414 7266 9904 2071 9813 82

SENDERS RECORD

RE: NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE
Property Address: 83 Metropolitan Road, Providence, RI 02908
Our File No. 15-023721

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Ocwen Loan Servicing, LLC as servicer for U.S. Bank National Association, As Trustee For Lehman Xs Trust Mortgage Pass-Through Certificates, Series 2007-2n (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Hilaria M. Valentin to Mortgagelt, Inc. dated June 19, 2006 in the original principal amount of \$293,600.00 recorded in Book 8131 at Page 90 in the Records of Land Evidence in the city of Providence, RI, which mortgage secures a Note of Hilaria Valentin to Mortgagelt, Inc. of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the July 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$22,655.33. DEMAND is hereby made against you to cure this default by August 27, 2016. In order to cure this default, you must pay the total amount of \$22,655.33 in addition to other amounts that become due from the date of this letter through the date you pay (the "arrearage"). On the day that you intend to pay, please contact this office to request the full amount owed on your account as the amount due on the day you pay may be greater than stated above, due to interest, late charges and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. The necessary amount must be received in certified funds

You are advised that unless the arrearage is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by August 27, 2016, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,

Shana L. Costa
SLC/dv

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM — 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

July 28, 2016

FIRST CLASS & CERTIFIED MAIL

Hilaria M. Valentin
83 Metropolitan Road Apt 2
Providence, RI 02908

Certified Article Number

9414 7266 9904 2071 9813 75

SENDER'S RECORD

RE: NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE
Property Address: 83 Metropolitan Road, Providence, RI 02908
Our File No. 15-023721

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Ocwen Loan Servicing, LLC as servicer for U.S. Bank National Association, As Trustee For Lehman Xs Trust Mortgage Pass-Through Certificates, Series 2007-2n (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Hilaria M. Valentin to Mortgagelt, Inc. dated June 19, 2006 in the original principal amount of \$293,600.00 recorded in Book 8131 at Page 90 in the Records of Land Evidence in the city of Providence, RI, which mortgage secures a Note of Hilaria Valentin to Mortgagelt, Inc. of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the July 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$22,655.33. DEMAND is hereby made against you to cure this default by August 27, 2016. In order to cure this default, you must pay the total amount of \$22,655.33 in addition to other amounts that become due from the date of this letter through the date you pay (the "arrearage"). On the day that you intend to pay, please contact this office to request the full amount owed on your account as the amount due on the day you pay may be greater than stated above, due to interest, late charges and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. The necessary amount must be received in certified funds


You are advised that unless the arrearage is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by August 27, 2016, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

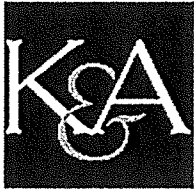
If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,


Shana L. Costa
SLC/dv

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

July 28, 2016

FIRST CLASS & CERTIFIED MAIL

Hilaria M. Valentin
83 Metropolitan Road Apt 1
Providence, RI 02908

Certified Article Number

9414 7266 9904 2071 9813 68

SENDERS RECORD

RE: NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE
Property Address: 83 Metropolitan Road, Providence, RI 02908
Our File No. 15-023721

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Ocwen Loan Servicing, LLC as servicer for U.S. Bank National Association, As Trustee For Lehman Xs Trust Mortgage Pass-Through Certificates, Series 2007-2n (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Hilaria M. Valentin to Mortgageit, Inc. dated June 19, 2006 in the original principal amount of \$293,600.00 recorded in Book 8131 at Page 90 in the Records of Land Evidence in the city of Providence, RI, which mortgage secures a Note of Hilaria Valentin to Mortgageit, Inc. of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the July 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$22,655.33. DEMAND is hereby made against you to cure this default by August 27, 2016. In order to cure this default, you must pay the total amount of \$22,655.33 in addition to other amounts that become due from the date of this letter through the date you pay (the "arrearage"). On the day that you intend to pay, please contact this office to request the full amount owed on your account as the amount due on the day you pay may be greater than stated above, due to interest, late charges and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. The necessary amount must be received in certified funds

You are advised that unless the arrearage is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by August 27, 2016, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,

Shana L. Costa
SLC/dv

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

July 28, 2016

FIRST CLASS & CERTIFIED MAIL

Hilaria M. Valentin
83 Metropolitan Road
Providence, RI 02908

Certified Article Number

9414 7266 9904 2071 9813 99

SENDERS RECORD

RE: NOTICE OF DEFAULT
Property Address: 83 Metropolitan Road, Providence, RI 02908
Our File No. 15-023721

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Ocwen Loan Servicing, LLC as servicer for U.S. Bank National Association, As Trustee For Lehman Xs Trust Mortgage Pass-Through Certificates, Series 2007-2n (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Hilaria M. Valentin to Mortgageit, Inc. dated June 19, 2006 in the original principal amount of \$293,600.00 recorded in Book 8131 at Page 90 in the Records of Land Evidence in the city of Providence, RI, which mortgage secures a Note of Hilaria Valentin to Mortgageit, Inc. of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the July 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$22,655.33. DEMAND is hereby made against you to cure this default by August 27, 2016. In order to cure this default, you must pay the total amount of \$22,655.33 in addition to other amounts that become due from the date of this letter through the date you pay (the "arrearage"). On the day that you intend to pay, please contact this office to request the full amount owed on your account as the amount due on the day you pay may be greater than stated above, due to interest, late charges and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. The necessary amount must be received in certified funds

You are advised that unless the arrearage is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by August 27, 2016, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,

Shana L. Costa
SLC/dv

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY